

Table of Benefits

The table(s) below lists all of the benefits covered under the quotation. Treatment Guarantee (pre-authorisation) is required for all benefits indicated with a 1 or 2 in the following table(s) and may be required for other benefits. Please refer to Notes section for more information. All benefit and deductible amounts are per person, per Insurance Year, unless otherwise indicated.

Primary Plan	Health Insurance of Trainees of the EU
Maximum plan benefit Euro (€)	No Limit

In-patient benefits - please refer to notes for more information on Treatment Guarantee

Hospital accommodation ¹ (In the case of surgical operation or hospital treatment)	€535 per night
Intensive care ¹	85% refund
Prescription drugs and materials ¹ (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	85% refund
Surgical fees, including anaesthesia and theatre charges ¹	85% refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	85% refund
Surgical appliances and materials ¹	85% refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	85% refund
Organ transplant ¹	85% refund
Psychiatry and psychotherapy ¹ (in-patient and day-care treatment only)	85% refund
Accommodation costs for one parent staying in hospital with an insured child under 18 ¹	€40 per day
Reconstructive surgery ² (to restore natural function or appearance after a disfiguring accident or surgery for cancer) (covered only if the accident or initial surgery occurs during your period of cover)	85% refund

Other benefits - please refer to notes for more information on Treatment Guarantee

Hospital services ¹ (In-patient and day-care treatment only)	Full refund
Kidney dialysis ²	Full refund
Out-patient surgery ²	85% refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	85% refund
Rehabilitation treatment ² (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases) (covered only if you've received in-patient treatment for three or more consecutive days/nights for the same medical condition)	85% refund
Transport costs ¹ (if absolutely necessary)	80% refund
CT and MRI scans ² (in-patient and day-care treatment only)	85% refund

Primary Plan	Health Insurance of Trainees of the EU
PET ² and CT-PET ² scans (in-patient and day-care treatment only)	85% refund
Oncology ² (in-patient, day-care and out-patient treatment)	Full refund
<ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	€675
Routine maternity ²	85% refund
Complications of pregnancy and childbirth ²	85% refund
Costs of the stay in a nursing home or maternity home	85% refund
Long term care ²	85% refund Max. 90 days per lifetime
Funeral expenses	€2,350

Additional Core Plan Services

<p>Employee Assistance Programme</p> <p>Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> Confidential professional counselling (in-person, phone, video, on-line chat and email) Legal and financial support services Critical incident support Wellness website access 	Services available
<p>Travel Security Services</p> <p>Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> Emergency Security Assistance Hotline (not a free phone number) Country intelligence and security advice Daily security news and travel safety alerts 	Services available
<p>MyHealth Digital Services</p> <ul style="list-style-type: none"> Manage your cover with our app or portal anytime, anywhere, online and offline Submit and track progress of claims Access your policy documents, health services, payment details and more 	Services available
<p>Olive</p> <p>Allianz Care's Health & Wellness support program (includes 'HealthSteps fitness app' and access to Wellness resources)</p>	Services available
<p>Second Medical Opinion Service</p> <p>Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	Services available

Out-Patient Plan	Health Insurance of Trainees of the EU
Maximum plan benefit	Included in overall limit
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	85% refund
Medical practitioner	€50 per visit
Specialist fees	€70 per visit
Specialist (per visit at night, on Sunday and public holidays, emergency call, as defined by local custom)	€100
Travelling / transport costs to see the physician (If customary in the country – 0.22 per km including the return journey)	Full refund
Video consultation services	Full refund
Diagnostic tests	85% refund
MRI scans	85% refund
PET and CT scans ²	85% refund

Out-Patient Plan	Health Insurance of Trainees of the EU
Prescribed Physiotherapy, Psychiatry and psychotherapy, Kinesitherapy, Complementary treatments	€40 per visit
Prescribed glasses, prescribed frame, contact lenses and artificial eyes	€300
Prescribed hearing aids	€1,500 per device
Orthopaedic footwear, soles, bandages or other medical equipment	€130

Dental Plan	Health Insurance of Trainees of the EU
Maximum plan benefit	€750

Dental benefits

Dental treatment	80% refund
Dental surgery	80% refund
Dental prostheses	80% refund
Periodontics	€ 2,100 per lifetime
Per sextant	€350
Dental implants (per implant)	€550

Notes

Treatment Guarantee/Pre-authorisation

Treatment Guarantee/Pre-authorisation is a process whereby we guarantee cover for certain treatment and costs, as indicated in the Table of Benefits with a 1 or a 2. If Treatment Guarantee is not obtained for the benefits indicated, we reserve the right to decline your claim. If the respective treatment is subsequently proven to be medically necessary, we will only pay 80% of the eligible benefit for benefits listed with a 1, and for those listed with a 2, we will only pay 50% of the eligible benefit. For further details please refer to our Benefit Guide, or simply contact our Helpline.

Chronic conditions

Chronic conditions are covered within the terms of your policy. Please refer to the 'Definitions' section of our Benefit Guide for further information or simply contact our Helpline

Pre-existing conditions

Pre-existing conditions are covered and serious illnesses should be recognised within the terms of your policy. For further details please refer to the 'Definitions' section of our Benefit Guide or simply contact our Helpline.

Benefit Limits

There are two kinds of benefit limits shown in the Table of Benefits. The maximum plan benefit, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a specific benefit limit, which may be provided on a "per Insurance Year" basis, a "per lifetime" basis or on a "per event" basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. 65% refund, up to €6,750. Where a specific benefit limit applies or where the term 'Full refund' appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

Policy Terms and Conditions

The Table of Benefits outlines the cover we offer under your policy. Please note that cover is subject to our standard policy definitions, limitations and exclusions. These are detailed in our Benefit Guide, which is issued to you upon policy inception. Our current Benefit Guide can also be downloaded from our website www.allianzcare.com

Policy Endorsement(s)

If there are any policy terms and conditions unique to your policy they will be listed below. Please read carefully in conjunction with our Benefit Guide.

Certain services which may be included in your plan are provided by third party providers, such as the Employee Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in this Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Preventive treatment refers to treatment you receive without any clinical symptoms being present at the time of treatment (e.g. the removal of a pre-cancerous growth).

List of surgical operations

Surgery

1. Incision of superficial abscess, furuncle (boil) or subcutaneous paronychia (whitlow).
2. Incision of several abscesses or furuncles.
3. Incision with drainage of an osseous paronychia or the surrounding tissues.
4. Incision of a deep abscess.
5. Incision of an abscess in the pouch of Douglas.
6. Incision of a purulent inflammation of soft parts or excision (removal) of a carbuncle.
7. Removal of a palpable superficial foreign body lying under the skin or under a mucous membrane.
8. Excision of a small tumour situated in or under the skin or a mucous membrane or biopsy of such a superficially situated tumour (e.g. in lips, skin, mucous membrane).
9. Excision of a large tumour (e.g. ganglion, neuroma, lymph gland, aponeurotic tumour) without opening a cavity.
10. Treatment by means of injections to correct varicose veins or haemorrhoids; ligature of haemorrhoids.
11. Surgical operation on a joint of the fingers, carpus (wrist), toes or tarsus (ankles).
12. Osteotomy of a small bone or trephine biopsy of a bone.
13. Taking of a bone graft.

14. Setting of a fracture of the nose.
15. Setting of a fracture of a face bone.
16. Setting of a fracture of the clavicle (collar bone).
17. Setting of a fracture of the scapula (shoulder blade) or sternum (breast bone).
18. Setting of a fracture of the upper arm.
19. Setting of a fracture of the forearm.
20. Setting of a simple fracture of the pelvis.
21. Setting of a fracture of a finger, toe, metacarpus, metatarsus, carpus (wrist) or tarsus (ankle).
22. Setting of a fracture of the patella (kneecap).
23. Setting of a fracture of the lower leg (tibia and/or fibula).
24. Removal of the material for pinning and/or ringing a bone.
25. Reduction of a dislocation of the lower jaw.
26. Reduction of a dislocation of the clavicle (collar bone) or the patella (knee-cap).
27. Reduction of a dislocation of the elbow or the knee
28. Reduction of a dislocation of the thumb.
29. Reduction of a dislocation of a finger or toe.
30. Disarticulation of a finger or toe.
31. Partial or total amputation of a finger or toe.
32. Amputation of a metacarpal or metatarsal.
33. Tracheotomy.
34. Correction or attempted correction of a strangulated hernia.
35. Operation for an anal or rectal fissure.
36. Operation for a rectal fistula.
37. Correction of a rectal prolapse.
38. Removal via the anus of a foreign body from the rectum.
39. Operation for phimosis.
40. Dilation of the urethra.
41. Operation for a urethral polyp.
42. Bloodless extraction of a foreign body from the urethra.
43. Puncture of the bladder.
44. Vasectomy.

Ophthalmology

1. Removal of a foreign body from the conjunctiva, the cornea or the sclera.
2. Removal of a tumour from an eyelid, the conjunctiva or the sclera.
3. Enucleation of a chalazion.
4. Opening of a lachrymal canal.
5. Treatment for stenosis of a lachrymal canal.
6. Operation for inflammation of the lachrymal sac.
7. Removal of a lachrymal sac.
8. Operation on a lachrymal gland.
9. Operation for a strictured or enlarged palpebral fissure.
10. Operation for an ectropion or an entropion.
11. Laser treatment.

Otorhinolaryngology (ear, nose and throat operations)

1. Removal of a foreign body.
2. Simple removal of easily operated polyps or other nasal tumours.
3. Opening of a maxillary sinus.

4. Adenoidectomy.
5. Bloodless extraction of a foreign body from the larynx.
6. Bloodless removal of a polyp or other tumour from the larynx.
7. Laryngeal biopsy.
8. Operation of the external auditory canal.
9. Extraction of foreign body from the external auditory canal or from the middle ear.
10. Removal of a polyp or other tumour from the external auditory canal or from the middle ear.
11. Trans-tympanic drain.

Gynaecology

1. Correction of a retroverted uterus.
2. Removal of a polyp from the cervix uteri.
3. Biopsy of the cervix uteri.
4. Operation for a partial perineal rupture.
5. Surgical operation on the external female genital organs (e.g. removal of a vaginal cyst or a Bartholin's gland).

Surgery

1. Sanguineous removal of an embedded foreign body from the soft parts or from a bone.
2. Tongue biopsy in deep tissues (adipose tissue, fascia and muscle) or in organs without opening a cavity.
3. Simple skin grafting or simple flap grafting.
4. Reduction of a dislocation of a hand or foot.
5. Operation for a simple harelip.
6. Wedge-shaped excision at the tongue.
7. Operation for a salivary fistula or operative removal of a salivary calculus.
8. Operation for rectal polyps.
9. Operation for a coccygeal fistula.
10. Resection of the coccyx.
11. Incision of a perinephric abscess.
12. Operation for a urethral fistula.
13. Bloodless surgical operation on the bladder (e.g. to remove a foreign body or a small tumour).
14. Removal of osteo-synthesis material.
15. Varicocele, hydrocele.
16. Epididymectomy.
17. Operation for cryptorchidism or ectopia testis.
18. Simple laparoscopy.
19. Operation for a breast tumour.
20. Chemical nucleolysis of prolapsed intervertebral disc.
21. Operation on the carpal tunnel.

Ophthalmology

1. Plastic surgery on an eyelid partially adhering to the eyeball.
2. Operation for a pterygium.
3. Suture of a lesion of the cornea or the sclera.
4. Iridotomy.
5. Treatment for a prolapse of the iris or the ciliary body.
6. Aspiration of a vitreous body.

Otorhinolaryngology (ear, nose and throat operations)

1. Tonsillectomy.
2. Plastic surgery by a flap method to close a retroauricular fistula or a fistula of the maxillary sinus.
3. Plastic surgery on the outer ear.

Gynaecology

1. Curettage of the uterus.
2. Uterotubal insufflation and/or injection of contrast media of hysterosalpingography.
3. Plastic surgery on the cervix uteri.
4. Amputation of the cervix uteri.

Surgery

1. Difficult skin graft or difficult graft by a flap method.
2. Bone graft.
3. Operation for an aneurysm.
4. Arterial embolectomy.
5. Lumbar sympathectomy.
6. Thoracic sympathectomy.
7. Radial surgery for Dupuytren's contracture.
8. Resection of a maxillary joint or a joint of the hand or foot.
9. Arthroplasty of a maxillary joint or a joint of the hand or foot.
10. Surgical operation on a maxillary joint.
11. Removal of a foreign body from a shoulder, elbow or knee joint.
12. Meniscectomy.
13. Operation for habitual dislocation of the shoulder or knee.
14. Osteotomy of a small bone with implantation of a tendon.
15. Reduction of vertebral fracture.
16. Open reduction of a fractured clavicle (collar bone).
17. Reduction of a fractured femur.
18. Reduction and ringing of a fractured patella (kneecap).
19. Open reduction of a fracture of the upper arm, forearm or the lower leg (tibia and/or fibula).
20. Open reduction of a wrist or ankle fracture.
21. Operation for pseudarthrosis.
22. Operation for the resetting of a wrongly knit fracture.
23. Reduction of a hip dislocation.
24. Reduction of a vertebral dislocation.
25. Disarticulation of the upper arm.
26. Disarticulation of the thigh.
27. Disarticulation of the forearm or the lower leg (tibia and/or fibula).
28. Disarticulation of the hand or foot.
29. Simple amputation of the upper arm.
30. Simple amputation at the thigh.
31. Simple amputation at the forearm or the lower leg (tibia and/or fibula).
32. Reduction of a fracture of both bones of the forearm.
33. Simple amputation through a metacarpal or metatarsal.
34. Opening of the cranium with puncture of the brain.
35. Reconstruction of the nose.
36. Operation on a complicated harelip.

37. Partial resection of the tongue.
38. Laryngotomy.
39. Partial resection of the larynx.
40. Simple mastectomy.
41. Exploratory laparotomy or laparoscopy with intervention.
42. Appendectomy.
43. Opening of an abscess in the abdominal cavity.
44. Opening of a subphrenic abscess.
45. Operation for an inguinal or femoral hernia.
46. Operation for a simple umbilical hernia or a linea alba hernia.
47. Eventration operation.
48. Opening of a stenosis of the rectum.
49. Operation for a prolapse of the rectum by opening of the abdominal cavity.
50. Operation for incompetence of the anal sphincter by means of myoplasty.
51. Electroresection of the prostate or neck of the bladder (endoscopic prostatectomy).
52. Exploratory lombotomy.
53. Decapsulation of a kidney.
54. Nephrostomy.
55. Renal drainage.
56. Nephropexy.
57. Suprapubic opening of the bladder.
58. Operation for an injury to the bladder.
59. Opening of the ischiorectal fossa.
60. Sanguineous extraction of a foreign body from the urethra.
61. Perineal urethrostomy.
62. Suture of the urethra.
63. Plastic surgery on the urethra.
64. Lithotripsy and evacuation of a vesical calculus under visual control per treatment.
65. Endovesical removal of a large tumour of the bladder per treatment.
66. Partial cystectomy.
67. Extraction of a urethral calculus by lasso catheter.
68. Implantation of an artificial cardiac pacemaker.
69. Nerve suture.
70. Operation for a rectal prolapse.
71. Operation for haemorrhoids.

Ophthalmology

1. Removal of a foreign body from the eye socket.
2. Removal of a tumour from the eye socket.
3. Removal of a tumour from the cornea.
4. Toti's lachrymal sac operation.
5. Operation for the correction of ptosis (drooping of the upper eyelid).
6. Plastic surgery on a partially conserved eyelid.
7. Plastic surgery on an eyelid completely adhering to the eyeball.
8. Operation on the muscles of the eyeball to correct a squint.
9. Plastic surgery on the cornea.
10. Operation for a corneal abnormality.
11. Operation for disease or injury of the crystalline lens.

12. Cyclodialysis, iridectomy or fenestration or operation for glaucoma.
13. Operation to prevent detachment of the retina.
14. Enucleation of the eyeball.
15. Excision of the optic nerve.

Otorhinolaryngology (ear, nose and throat operations)

1. Endonasal resection of an osseous choanal obstruction.
2. Endonasal trephination or excavation of nasal sinus.
3. Radical operation on a maxillary or frontal sinus.
4. Removal of a nasopharyngeal fibroma.
5. West's endonasal operation on a lachrymal sac.
6. Bronchoscopy or oesophagoscopy with extraction of a foreign body from the trachea or its ramifications, or from the oesophagus.
7. Trephining of the mastoid.
8. Operation for a tumour of the middle ear.
9. Tympanoplasty.
10. Submucous resection of the nasal septum.

Gynaecology

1. Hysteropexy.
2. Operation for complete rupture of the perineum.
3. Colporrhaphy, with or without perineorrhaphy.
4. Operation for genital prolapse.
5. Vaginal removal of a uterine fibroma.
6. Vaginal or abdominal myomectomy.
7. Removal of part of the adnexa.
8. Operation for incontinence of urine in women.
9. Caesarean.
10. Difficult confinement (vacuum extractor or forceps).

Surgery

1. Operation for an arterial abnormality.
2. Resection of a shoulder, elbow, knee or hip joint.
3. Arthroplasty of a shoulder, elbow or knee joint.
4. Arthroplasty of the acetabulum.
5. Surgical operation on a hip joint.
6. Repair of the knee ligaments.
7. Operation for a fracture of the neck of the femur.
8. Amputation of the shoulder girdle through the joint.
9. Operation for fractured skull.
10. Unilateral or total resection of a jawbone.
11. Plastic surgery on the soft palate.
12. Complete resection of the tongue.
13. Removal of a salivary gland.
14. Plastic surgery on the larynx with displacement of the vocal cords.
15. Partial or total thyroidectomy.
16. Mastectomy with excavation of the auxiliary glands.
17. Opening Of the pericardium without heart operation.
18. Gastrectomy.
19. Surgical operation on the gall-bladder or the bile ducts.

20. Surgical operation on an organ of the abdominal cavity by laparotomy (e.g. gastroenterostomy, intestinal anastomosis, removal of part of the intestines, removal of the tail of the pancreas, splenectomy).
21. Operation for a strangulated hernia with removal of a part of the intestines.
22. Operation for a large or complicated umbilical or linea alba hernia.
23. Eversion operation with plastic surgery.
24. Removal via the anus of the rectum.
25. Surgical operation on the ureter.
26. Operation for a diaphragmatic hernia.
27. Removal of the prostate and the seminal vesicles by the abdominal route.
28. Opening of the pelvis of the kidney and removal of calculi.
29. Nephrectomy.
30. Resection of a pole of a kidney or section of the isthmus of a "horseshoe" kidney.
31. Plastic surgery on the pelvis of a kidney.
32. Partial resection of the bladder with transplantation of a ureter.
33. Plastic surgery for incontinence of urine.
34. Operation for a slipped disc.
35. Transluminal dilatation of the coronary or other arteries.
36. Destruction of urinary calculi (lithotripsy) by means of extracorporeal shock waves.
37. Sanguineous removal of varicose veins.

Ophthalmology

1. Plastic surgery for a completely destroyed eyelid.
2. Corneal graft.
3. Cataract operation.
4. Operation for displacement of the crystalline lens.
5. Operation for detachment of the retina.
6. Coagulation or photocoagulation of a tumor of the retina or the choroid.
7. Reconstruction of the lachrymal duct.

Otorhinolaryngology (ear, nose and throat operations)

1. Radical operation on several sinuses on the same side.
2. Petromastoid excavation.
3. Fenestration or operation on the auditory ossicles of the middle ear.

Gynaecology

1. Total hysterectomy with or without removal of uterine adnexa.
2. Removal of the uterine adnexa.
3. Vaginal or abdominal total or subtotal hysterectomy without removal of the ovaries or Fallopian tubes.

Surgery

1. Total prosthesis of the hip.
2. Opening of the skull with surgical operation on the central nervous system.
3. Removal of a tumour of the spinal canal.
4. Surgical operation on the spinal cord.
5. Unilateral resection of the jawbone and excavation of the lymphatic ducts.
6. Opening of the pericardium with surgical operation on the heart, including bypass, heart transplant.
7. Pericardiectomy
8. Surgical operation on the great vessels of the thorax.
9. Removal of a mediastinal tumour.
10. Endothoracic operation on the oesophagus.
11. Resection of the head of the pancreas or removal of the pancreas.
12. Gastrectomy and partial removal of an adjacent organ.
13. Portacaval shunt or similar operation.
14. Abdominoperineal removal of the rectum.
15. Pneumonectomy.
16. Total laryngectomy.
17. Surgical operation on the liver.

Otorhinolaryngology (ear, nose and throat operations)

1. Petromastoid excavation and opening of the neurocranium.
2. Trephining of the sella turcica.

Gynaecology

1. Operation for a vesicovaginal or rectovaginal fistula.
2. Plastic surgery for total absence of the vagina.

Medical necessity and customary charges

This policy provides cover for medical treatment, related costs, services and/or supplies that we determine to be medically necessary and appropriate to treat a patient's condition, illness or injury. Plus we will only reimburse medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

For any treatment covered under your basic insurance cover, costs will be settled directly by the basic statutory insurance. Treatment costs that are complementary to the basis statutory insurance can be claimed from Allianz Care by submitting a Claim Form along with the relevant invoices. Allianz Care will reimburse the remaining medical expenses incurred, subject to our policy terms and conditions, as detailed in the Table of Benefits and our Employee Benefit Guide.

Contact details

If you have any questions regarding your cover, please do not hesitate to contact us:

24/7 Helpline for general enquiries and emergency assistance

Email: igohelpline@e.allianz.com
Fax: +32 2 210 6506
Telephone: +32 2 210 6501

Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that only the policyholder (or an appointed representative) or the Group Scheme Manager can make changes to the policy. Security questions will be asked of all callers to verify their identity.

Address: Allianz Care, Bd Roi Albert II 32, 1000 Brussels, Belgium

www.allianzcare.com

The Underwriter of your insurance is AWP Health & Life SA, a limited company with a capital of €72,104,026 governed by the French Insurance Code, with its registered office at 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registered in France: 401 154 679 RCS Bobigny. VAT number: FR 84 401 154 679. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.

The Administrator of your insurance is AWP Health & Life Services Limited – Belgium Branch having its branch trading address at Bd Roi Albert II 32, 1000 Brussels, Belgium. VAT: BE 0843.991.159. RPM Bruxelles: 843.991.159. Allianz Care and Allianz Partners are registered business names of AWP Health & Life Services Limited.